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March 12, 2004

Ms. Jennifer J. Johnson
Secretary
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

**Re: Docket No. R-1169
Regulation CC; Docket R-1176**

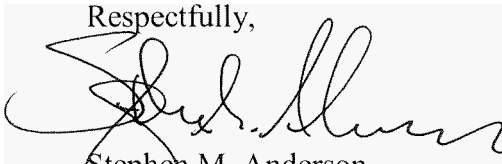
Dear Ms. Johnson:

On behalf of BB&T (Branch Banking and Trust Company, Branch Banking and Trust Company of South Carolina, and Branch Banking and Trust Company of Virginia), I would like to submit the following response for consideration to the Federal Reserve Board on its proposal to implement the provisions of the recently enacted Check Clearing for the 21st Century Act (Check 21) as amendments to Regulation CC.

Because representatives of BB&T have participated in a number of industry and trade groups charged with developing a response to your proposal, we have elected to respond only by stating that we support the proposed changes submitted via letter by these organizations. We know that it is not your desire to receive duplicate responses regarding like issues, so our organization has made a decision to allow the responses submitted by the following industry and trade groups to represent its interest in this matter: Electronic Check Clearing House Organization, American Bankers Association, and Small Value Payments Company.

BB&T appreciates the opportunity to respond to the aforementioned proposal. If you have any questions regarding this response or BB&T's affiliation with any of the organizations with which it shares its opinion please feel free to contact me at (252) 246-3193 or by email at sanderson@bbandt.com. Thank you.

Respectfully,



Stephen M. Anderson
Vice President